



## IC MEMORANDUM 10-07

**TO:** KEHP Insurance Coordinators

**FROM:** Department of Employee Insurance (DEI)  
Enrollment Information Branch

**RE:** Termination of Health Coverage - Change in Termination Date for  
Death Qualifying Events

**DATE:** March 2, 2010

In response to the concerns expressed by our members, we are pleased to announce that our processes for administering the qualifying event of death have changed. Effective March 1, 2010, health insurance coverage for Family, Parent Plus and Couple plans will remain the same until the end of the month in which the death occurs. Health insurance coverage for a Single plan will end on the date of death.

The surviving member, spouse or dependents must complete the appropriate forms to modify coverage within 35 days of the date of death.

A table illustrating different scenarios for administering the Qualifying Event of "death" and the corresponding coverage, IC duties and premium due is on a separate attachment on this email.

The process for administering the Qualifying Event of "death" has not changed for Flexible Spending Accounts (FSAs) or Health Reimbursement Accounts (HRAs). The Qualifying Event will continue to be administered so that:

- If the member dies between the 1<sup>st</sup> and the 15<sup>th</sup> of the month, the FSA/HRA will terminate the date of death.
- If the member dies between the 16<sup>th</sup> and the 30<sup>th</sup>/31<sup>st</sup> of the month, the FSA/HRA will terminate the date of death.

Please feel free to contact us at 888-581-8834 or 502-564-1205 with any questions or concerns.

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